

**MEDAMERICA INSURANCE COMPANY - NAIC 69515****LTC Individual - Comprehensive - Tax Qualified**

Policy Form: SPL-336

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

**Maximum Policy Benefit Amounts = In year(s).**

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
	YES	YES	YES	YES		YES	YES		Notes: 7 Yrs and Lifetime are available up to Age 79.

**Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.**

Minimum	Maximum	Increment	Day	Week	Month		Other	Company Notes
\$2,100	\$15,000	\$300			YES		YES	Notes: Policies with Lifetime Benefit have a monthly maximum of \$9000

**Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.**

100%	90%	80%	75%	70%	Other	Company Notes
YES						Notes: None reported by company.

**Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.**

100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES									Notes: None reported by company.

**Elimination Period = In days.**

0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
		YES	YES	YES		YES		YES	Notes: Also offer 180 Days

**Inflation Protection**

5%	Guaranteed Purchase Option	Other	Company Notes
Compound	5% Simple		
YES	YES	YES	Notes: None reported by company.

**Waiver of Premium**

Premiums are waived the day after the elimination period is met.

**MEDAMERICA INSURANCE COMPANY - NAIC 69515**

Policy Form: SPL-336

**Long Term Care Insurance Rates**

LTC Individual - Comprehensive - Tax Qualified

**30 Day Elimination Period****90 Day Elimination Period**

ISSUE AGE	30 Day Elimination Period				90 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$2,314	\$1,150	\$4,686	\$550	\$2,013	\$1,000	\$4,075
55	\$0	\$2,703	\$1,581	\$5,419	\$750	\$2,350	\$1,375	\$4,713
60	\$0	\$3,249	\$2,214	\$6,454	\$1,075	\$2,825	\$1,925	\$5,613
65	\$0	\$4,039	\$3,292	\$8,007	\$1,600	\$3,513	\$2,863	\$6,963
70	\$0	\$5,060	\$4,816	\$9,962	\$2,363	\$4,400	\$4,188	\$8,663
75	\$0	\$7,489	\$8,496	\$14,878	\$4,138	\$6,513	\$7,388	\$12,938
80	\$0	\$9,315	\$0	\$0	\$5,913	\$8,100	\$0	\$0

**Customer Service Telephone Number:** 1-800-544-0327